



PATENT  
Customer No. 22,852  
Attorney Docket No. 09232.0001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:	)	
	)	
Douglas W. GERHART, et al.	)	Group Art Unit: 3624
	)	
Application No.: 10/667,459	)	Examiner: Thu Thao HAVAN
	)	
Filed: September 23, 2003	)	
	)	
For: COLLATERALIZED LOAN MARKET	)	Confirmation No.: 9476
SYSTEMS AND METHODS	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**REPLY TO OFFICE ACTION**

In reply to the Office Action mailed April 8, 2005, the period for response having been extended to September 8, 2005, by a request for extension of two months and fee payment filed concurrently herewith, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims in this paper.

**Remarks/Arguments** follow the amendment section of this paper.